



03-14-01

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## UTILITY PATENT APPLICATION TRANSMITTAL

Address to: <b>Box PATENT APPLICATION</b> Commissioner for Patents United States Patent & Trademark Office Washington, D.C. 20231	Attorney Docket No.  <i>Inventor(s) or Appln. Identifier</i>	FDC 0150 PUS  Clayton P. Spitz et al.
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J1036 U.S. PRO  
09/804674  
03/12/01

1. This application entitled PURCHASING CARD TRANSACTION RISK MODEL is:

- A new application under 37 C.F.R. § 1.53(b).
- A    continuation    divisional or    continuation-in-part application under 37 C.F.R. § 1.53(b) of prior application Serial No.   /   filed on                   , entitled                   .
- A new utility application which claims the benefit of provisional application Serial No.                   , filed on                   .

## Application elements and other attached papers:

2.  Specification (including Claims and Abstract) [Total Pages 23]

3.  Drawings (   informal /  formal) [Total Sheets 1]

4.  Oath or Declaration

- Newly-executed
- Copy from a prior application (37 C.F.R. § 1.63(d))

5.  Incorporation By Reference: The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Item 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.

6.  This application is filed by fewer than all the inventors named in the prior application, 37 C.F.R. § 1.53(d)(4).

- DELETE** the following inventor(s) named in the prior nonprovisional application:  
\_\_\_\_\_  
\_\_\_\_\_
- The inventor(s) to be deleted are set forth on a separate sheet attached hereto.

## CERTIFICATION UNDER 37 C.F.R. § 1.10

I hereby certify that this **UTILITY PATENT APPLICATION TRANSMITTAL** and the documents referred to as attached therein are being deposited on the below date with the United States Postal Service in an envelope as "Express Mail Post Office to Addressee" addressed to: **Box Patent Application, Commissioner for Patents, United States Patent and Trademark Office, Washington, D.C. 20231** on:

Express  
Mail Label No. EL 503 256 485 US

Date of Deposit: March 12, 2001

Shelly Kean  
(Type or print name of person mailing paper)

*Shelly Kean*  
(Signature of person mailing paper)

## 7. Preliminary Amendment:

- a.  A Preliminary Amendment is attached.
- b.  Cancel in this application original claims \_\_\_\_\_ of the prior application before calculating the filing fee.
- c.  Please amend the specification by inserting before the first line the following sentence:  
 "This is a \_\_\_\_\_ continuation  
 \_\_\_\_\_ divisional  
 of copending application(s) serial number \_\_\_\_\_  
 filed on \_\_\_\_\_."
- d.  A Petition to Suspend Prosecution For The Time Necessary to File An Amendment (New Application Filed Concurrently) is attached.

## 8. Small entity status:

- a.  Applicant claims small entity status.
- b.  Small entity status was claimed in the prior nonprovisional application and such status is still proper and desired.
- c.  Is no longer desired.

## 9. Fee Calculation:

FOR	NUMBER FILED	NUMBER EXTRA	RATE	CALCULATIONS
TOTAL CLAIMS (37 C.F.R. § 1.16(c))	22 -20 =	2	x 18.00	36.00
INDEPENDENT CLAIMS (37 C.F.R. § 1.16(b))	4 -3 =	1	x 80.00	80.00
MULTIPLE DEPENDENT CLAIMS (if applicable) (37 C.F.R. §1.16(d))			270.00	0
BASIC FEE (37 C.F.R. § 1.16(a))				710.00
TOTAL OF ABOVE CALCULATIONS				826.00
REDUCTION BY 50% FOR FILING BY SMALL ENTITY (NOTE 37 C.F.R. §§ 1.9, 1.27, 1.28)				0
\$40.00 ASSIGNMENT RECORDAL FEE (if applicable)				0
TOTAL				826.00

10.  A check in the amount of \$\_\_\_\_\_ is enclosed.11.  The Commissioner is hereby authorized to credit overpayments or charge the following fees (or any deficiency therein) to Deposit Account No. \_\_\_\_\_:

- a.  Fees required under 37 C.F.R. § 1.16.
- b.  Fees required under 37 C.F.R. § 1.17.
- c.  No Fee Being Submitted At This Time.

12. Maintenance of Copendency of Prior Application

A request for extension of time and the appropriate fee have been filed in the pending **prior** application (or are being filed in the prior application concurrently herewith) to extend the period for response until \_\_\_\_\_.

13.  An Information Disclosure Statement (IDS) is attached, along with the following indicated attachments thereto:

a.  Form PTO/SB/08A and PTO/SB/08A (2 sheets)

b.  Copies of references cited

14.  Certified copy of priority document(s)

15.  Return Receipt Postcard

16.  Other: \_\_\_\_\_

17.  An Assignment of the invention to \_\_\_\_\_  
having an address of \_\_\_\_\_

a.  is attached.

b.  was recorded on \_\_\_\_\_ at Reel \_\_\_\_\_, Frame \_\_\_\_\_.

c.  Applicant requests that the above assignee information be published with the application.

18. The power of attorney in the prior application is to:

Name of Attorney of Record

Reg. No.

The power appears in the original papers in the prior application.

The power does not appear in the original papers, but was filed on \_\_\_\_\_.

A new power has been executed and is attached.

19. Correspondence Address: Please address all future communications to:

Mark E. Stuenkel,  
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Respectfully submitted,

CLAYTON P. SPITZ ET AL.



Name: Mark E. Stuenkel  
Registration No.: 44,364

Attorney or agent of record  
 Filed under Rule 34(a)